

**Information to identify the case:**

Debtor 1	Philip F Avila	Social Security number or ITIN xxx-xx-3575
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
	First Name    Middle Name    Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	13-33818-JNP	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip F Avila  
aka Philip F. Avila Jr.

1/17/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Philip F Avila  
DebtorCase No. 13-33818-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 38

Date Rcvd: Jan 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2019.

db #+Philip F Avila, 1105 Garfield Avenue, Cherry Hill, NJ 08002-1026  
 514455667 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514333584 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 514320048 +Frances Avila, 64 Tenby Chase Drive, Voorhees, NJ 08043-2964  
 514320052 +Law Office of Robert Braverman, LLC, Suite 500, 800 N. Kings Highway, Cherry Hill, NJ 08034-1511  
 514320053 +Sturbridge Lakes Association, c/o Law Offices of Nona L. Ostrove, LLC, 1020 Laurel Oak Road, Suite 100, Voorhees, NJ 08043-3518  
 514320054 +Sturbridge Lakes Association, c/o Condominium Management Services, 14000 Horizon Way, Suite 200, Mount Laurel, NJ 08054-4342  
 514342670 +Sturbridge Lakes Association, Inc., Mamco Property Management, 14000 Horizon Way, Suite 200, Mt. Laurel, NJ 08054-4342  
 514320057 +US Bank National Association, c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, P.O. Box 1023, Mountainside, NJ 07092-0023  
 514573911 +US Bank National Association, as Trustee, Wells Fargo Bank, N.A., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 514572616 +US Bank National Association, as Trustee, successo, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 514494086 +USAA Federal Savings Bank, C/O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514320059 Volkswagen Credit, P.O. Box 5215, Carol Stream, IL 60197-5215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2019 00:10:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 18 2019 00:10:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514320042 +EDI: AMEREXPR.COM Jan 18 2019 04:43:00 American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 514421930 +EDI: AISACG.COM Jan 18 2019 04:43:00 BMW Bank of North America, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
 514420757 EDI: BMW.COM Jan 18 2019 04:43:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 514320043 +EDI: BMW.COM Jan 18 2019 04:43:00 BMW Financial Services, 5550 Britton Parkway, Hilliard, OH 43026-7456  
 514444046 EDI: RECOVERYCORP.COM Jan 18 2019 04:43:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517526580 +EDI: PRA.COM Jan 18 2019 04:43:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 514320044 +EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One Bank USA Na, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 514320045 EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One Financial, P.O. Box 30273, Salt Lake City, UT 84130-0273  
 514385592 EDI: BL-BECKET.COM Jan 18 2019 04:43:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514479632 EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 514320046 EDI: CHASE.COM Jan 18 2019 04:43:00 Chase/Bank One Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 514320047 +E-mail/Text: fggbanko@fgny.com Jan 18 2019 00:09:55 Equable Ascent Financial/Portfolio Recov, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 514320049 +EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036  
 514320050 +EDI: HFC.COM Jan 18 2019 04:43:00 HSBC Best Buy, P.O. Box 5253, Carol Stream, IL 60197-5253  
 514320051 EDI: CBSKOHLS.COM Jan 18 2019 04:43:00 Kohls / Chase, P.O. Box 3115, Milwaukee, WI 53201-3115  
 514523382 EDI: PRA.COM Jan 18 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 514572284 EDI: PRA.COM Jan 18 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o EQUABLE ASCENT FINANCIAL, LLC, POB 41067, Norfolk VA 23541  
 514320055 EDI: TDBANKNORTH.COM Jan 18 2019 04:43:00 TD Bank, P.O. Box 219, Operations Center, Lewiston, ME 04243-0219  
 514532841 EDI: TDBANKNORTH.COM Jan 18 2019 04:43:00 TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 514320056 EDI: CITICORP.COM Jan 18 2019 04:43:00 The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 514320058 EDI: USAA.COM Jan 18 2019 04:43:00 USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0570  
 514396637 +E-mail/Text: vci.bkcy@vwcredit.com Jan 18 2019 00:11:02 VW Credit, Inc., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Jan 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514320060 +EDI: WFFC.COM Jan 18 2019 04:43:00 Wells Fargo, P.O. Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr US Bank National Association, as Trustee, successor  
516134469\* +BMW Bank of North America, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
514420834\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016)  
514458808\* +Citizens Auto Finance, 443 Jefferson Boulevard, RJW-135, Warwick, RI 02886-1321  
TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 17, 2019 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor US Bank National Association, as Trustee,  
successor in interest to Wachovia Bank, National Association as Trustee for Wells Fargo Asset  
Securities Corporation, Mortgage Pass-Through Certificates, Seri angela.pattison@powerskirk.com,  
ecf@powerskirk.com

Denise E. Carlon on behalf of Creditor US Bank National Association, as Trustee, successor in  
interest to Wachovia Bank, National Association as Trustee for Wells Fargo Asset Securities  
Corporation, Mortgage Pass-Through Certificates, Seri bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com

Karina Velter on behalf of Creditor RBS Citizens, N.A. Velter.karina@gmail.com  
Nona Ostrove on behalf of Creditor Sturbridge Lakes Association nostrove@ostrovelaw.com  
Robert Braverman on behalf of Debtor Philip F Avila robert@bravermanlaw.com

TOTAL: 7